



## COMMUNITY REVOLVING LOAN FUND Loan Application Process Instructions

Thank you for your interest in the City of Chula Vista's *Home Upgrade, Carbon Downgrade* (HU/CD) Community Revolving Loan Fund. Below is a checklist to help guide you through the loan application process and help ensure your application's timely review by City staff:

|                          |  |
|--------------------------|--|
| <input type="checkbox"/> | <b>1. ENERGY SAVING OPPORTUNITIES &amp; CONTRACTOR BIDS</b> <ul style="list-style-type: none"> <li>Educate yourself about opportunities to save energy and money by taking the SDG&amp;E on-line energy efficiency survey at <a href="http://www.sdge.com/residential/tools.shtml">www.sdge.com/residential/tools.shtml</a>.</li> <li>Verify that you meet the Community Revolving Loan Fund's eligibility requirements.</li> <li>Contact at least 3 contractors on the <i>Home Upgrade, Carbon Downgrade's</i> Eligible Contractors List at <a href="http://www.chulavistaca.gov/goto/HUCD">www.chulavistaca.gov/goto/HUCD</a> to receive bids for energy-saving improvements.</li> </ul>               |
| <input type="checkbox"/> | <b>2. SELECT A CONTRACTOR</b> <ul style="list-style-type: none"> <li>Based on your review of received bids, select a Contractor to perform the desired energy improvements.</li> <li>For helpful information on home improvement contracts or the status of your Contractor's license visit <a href="http://www.cslb.ca.gov">www.cslb.ca.gov</a> or call the Contractor's State License Board at 1-800-321-CSLB.</li> </ul>  |
| <input type="checkbox"/> | <b>3. PREPARE LOAN APPLICATION</b> <ul style="list-style-type: none"> <li>Make sure to complete the entire Loan Application and sign its last page.</li> <li>Please type or print clearly in black or blue pen.</li> <li>Your Contractor should be able to help you complete all loan and rebate applications.</li> </ul>  |
| <input type="checkbox"/> | <b>4. PREPARE SUPPLEMENTAL DOCUMENTS</b> <ul style="list-style-type: none"> <li>The following items will need to be submitted along with your completed and signed Loan Application: <ul style="list-style-type: none"> <li>(3) contractor bid estimates which include all retrofit measures (<i>recommended</i>)</li> <li>Copy of Deed of Trust</li> <li>Copy of most recent Mortgage Statement <u>AND</u> Property Tax Bill</li> <li>Evidence of Property Insurance (must be compliant with all policy requirements)</li> <li>Copy of completed SDG&amp;E Online Energy Efficiency Survey</li> <li>Completed &amp; signed SDG&amp;E Authorization to Release Customer Info form</li> </ul> </li> </ul> |
| <input type="checkbox"/> | <b>5. SUBMIT LOAN APPLICATION &amp; DOCUMENTS</b> <ul style="list-style-type: none"> <li>Email your completed application and attachments to <a href="mailto:Conservation@ci.chula-vista.ca.us">Conservation@ci.chula-vista.ca.us</a> or mail them to:</li> </ul>  |

|  |  |
|--|--|
|  | <p>Attn: HU/CD Community Revolving Loan Program<br/>Conservation Section<br/>276 Fourth Avenue<br/>Chula Vista, CA 91910</p> |
|--|--|

- Keep a copy of your completed Loan Application and all supplemental documents for your records.

If you have any questions about the Community Revolving Loan Fund, please feel free to call the Chula Vista Conservation Section at 619-409-3893 or email [Conservation@ci.chula-vista.ca.us](mailto:Conservation@ci.chula-vista.ca.us).



## COMMUNITY REVOLVING LOAN FUND Loan Application

Prior to completing Loan Application, please ensure that all eligibility requirements are met:

1. The property is located within the City of Chula Vista
2. Property-owner is current on mortgage(s) and property taxes
3. Property-owner is not in bankruptcy and the property is not an asset in bankruptcy
4. Requested loan amount does not exceed 10% of the property value
5. Lien to value ratio (including the requested loan amount) does not exceed 100%
6. Improvements are for existing buildings and result in long-term reductions in energy use (see project examples below):

| ENERGY IMPROVEMENT                        | SPECIFICATIONS  | REBATES AVAILABLE? | HISTORICAL REVIEW?       |
|---|---|--------------------|--------------------------|
| Attic Insulation                          | R-30 rating or greater  | Yes                | Exempt                   |
| Central Air Conditioning/Heat Pump        | SEER 14 or greater  | Yes                | Exempt                   |
| Central Furnace (Natural Gas)             | 92% AFUE rating or greater  | Yes                | Exempt                   |
| Cool Roof                                 | Flat Roof: 75% Reflectivity & Emissivity or greater<br>Steep Roof: 40% Reflectivity & 75% Emissivity or greater | -----              | Yes<br>(if 45 years old) |
| Energy Upgrade CA - Whole Home Retrofits* | Basic Package or Advanced Package   | Yes                | Yes<br>(if 45 years old) |
| Programmable Thermostat                   | ENERGY STAR-qualified model   | -----              | Exempt                   |
| Solar Hot Water*                          | SRCC OG-300 certified (single-family)<br>SRCC OG-100 certified (multi-family & commercial)                      | Yes                | Yes<br>(if 45 years old) |
| Solar Photovoltaic (PV)**                 | System size can not exceed on-site energy demand  | Yes                | Yes<br>(if 45 years old) |
| Tankless, On-Demand Water Heater          | 0.90 EF rating or greater   | -----              | Exempt                   |
| Wall Insulation                           | R-13 rating or greater  | Yes                | Exempt                   |
| Water Heater (Electric)                   | 0.93 EF rating or greater (≥30-gallon capacity)   | Yes                | Exempt                   |
| Water Heater (Natural Gas)                | 0.62 EF rating or greater (≥30-gallon capacity)   | Yes                | Exempt                   |
| Whole House Fan                           | Must have existing central A/C system   | Yes                | Exempt                   |
| Windows                                   | 0.40 U value & Solar Heat Gain Coefficient (SHGC) or less   | -----              | Yes<br>(if 45 years old) |
| Other Energy-Efficiency Measures          | Reviewed on a case-by-case basis  | -----              | Yes<br>(if 45 years old) |

\*Financing is not available for swimming pool-related energy improvements (such as solar heating or pool pumps)

\*\*A minimum building energy efficiency level must be met before financing solar photovoltaic systems

### **Energy Efficiency Prerequisites for Solar Photovoltaic (PV) Financing**

In order for property-owners to finance Solar PV systems using the Revolving Loan Fund, previous home energy efficiency improvements must have been completed or must be part of the proposed home improvement project. Specifically, property-owners will be required to demonstrate minimum energy efficiency performance either one of two ways:

- a) Property-owners must participate in the statewide *Energy Upgrade California* Advanced Package (Performance Approach) program, which incorporates energy auditing and testing, and must meet a minimum verified, energy efficiency improvement of 10% for the whole home.

### **OR**

- b) Property-owners must calculate their energy intensity by dividing their home's annual energy consumption (kWh) by the size of the home (sq ft) and their energy intensity must be at least 10% lower than the average home in Chula Vista.

Additionally, only 25% of total program funds loaned out to date can be used for financing Solar PV. To request current program funding levels, please contact Cory Downs at 619-476-2442 or [cdowns@ci.chula-vista.ca.us](mailto:cdowns@ci.chula-vista.ca.us).

- 7. Contractor(s) selected to perform the property improvement are on the City's *Home Upgrade, Carbon Downgrade* Eligible Contractor List and meet certain labor, quality assurance, and liability requirements

---

## SECTION 1: APPLICANT INFORMATION

| <b>Property Owner(s) Legal Name(s) - <i>As they appear on property tax records</i></b> |  |
|--|--|
| Owner 1  | Last 4 Digits of SSN or TIN<br><br>XXX-XX- |
| Owner 2  | Last 4 Digits of SSN or TIN<br><br>XXX-XX- |
| Owner 3  | Last 4 Digits of SSN or TIN<br><br>XXX-XX- |

| <b>Property Owner Contact Information</b> |               |                     |
|---|---------------|---------------------|
| Name                                      | Email Address | Daytime Telephone # |

| <b>Parcel # - 9 digit APN found on property tax bill</b> |
|--|
|  |

| <b>Property Address - <i>Where retrofits are to take place</i></b> |       |          |
|--|-------|----------|
| Street Address   |       |          |
| City   | State | Zip Code |
| CA   |       |          |
| <b>Mailing Address - <i>If different from Property Address</i></b> |       |          |
| Street Address   |       |          |
| City   | State | Zip Code |

---

## SECTION 2: PROPERTY INFORMATION

### Property Type - *Check all that apply*

|   |   |
|---|---|
| <input type="checkbox"/> Single Family Residential (1 to 4 units) | <input type="checkbox"/> Multi-Family Residential (5 or more units) |
| <input type="checkbox"/> Home Owners' Association (HOA)           | <input type="checkbox"/> Commercial                                 |
| <input type="checkbox"/> Historic Home/Building                   | <input type="checkbox"/> Other:                                     |

### Property is Titled in the Name of - *Check one*

|  |                                      |                                 |
|--|--------------------------------------|---------------------------------|
| <input type="checkbox"/> Individual(s) | <input type="checkbox"/> Corporation | <input type="checkbox"/> LLC    |
| <input type="checkbox"/> Trust         | <input type="checkbox"/> Partnership | <input type="checkbox"/> Other: |

### Have you included a copy of the Deed of Trust? (*check one*)

☐ Yes ☐ No

### Are the improvements for the property for an existing building(s)? (*check one*)

☐ Yes ☐ No

### Is the property over 45 years old? (*check one*)

☐ Yes ☐ No

If you answered "Yes" to the previous question, the property will be required to complete an environmental clearance before any work begins.

### Property Insurance Information

Name of Insurance Company

Name of Insurance Agent

Insurance Agent's Telephone #:

### Have you included evidence of Property Insurance? (*check one*)

☐ Yes ☐ No

## SECTION 3: PROPOSED ENERGY IMPROVEMENTS

| <b>Proposed Improvement(s) - <i>Attach additional pages if necessary</i></b> |                    |  |                                     |
|--|--------------------|--|-------------------------------------|
| <b>1. Proposed Improvement Measure Name</b>                                  |                    | Type of Improvement ( <i>check one</i> ):<br><br><input type="checkbox"/> Energy Efficiency Retrofit<br><br><input type="checkbox"/> Renewable Energy Installation (Solar PV or Hot Water) |                                     |
| Quantity   |                    | Estimated Annual Energy Savings (kWh or Therms)  |                                     |
| Proposed Improvement - Make & Model  |                    | Proposed Improvement - Specifications (ex. AFUE, U-Rating)   |                                     |
| Existing Item - Make & Model   |                    | Existing Item – Specifications (ex. AFUE, U-Rating)  |                                     |
| Proposed Improvement Cost<br>\$  | Less Rebates<br>\$ | Plus Estimated Permit Fee<br>\$  | Net Proposed Improvement Cost<br>\$ |

|   |                    |  |                                     |
|---|--------------------|--|-------------------------------------|
| <b>2. Proposed Improvement Measure Name</b> |                    | Type of Improvement ( <i>check one</i> ):<br><br><input type="checkbox"/> Energy Efficiency Retrofit<br><br><input type="checkbox"/> Renewable Energy Installation (Solar PV or Hot Water) |                                     |
| Quantity                                    |                    | Estimated Annual Energy Savings (kWh or Therms)  |                                     |
| Proposed Improvement - Make & Model         |                    | Proposed Improvement - Specifications (ex. AFUE, U-Rating)   |                                     |
| Existing Item - Make & Model                |                    | Existing Item – Specifications (ex. AFUE, U-Rating)  |                                     |
| Proposed Improvement Cost<br>\$             | Less Rebates<br>\$ | Plus Estimated Permit Fee<br>\$  | Net Proposed Improvement Cost<br>\$ |

|   |                    |  |                                     |
|---|--------------------|--|-------------------------------------|
| <b>3. Proposed Improvement Measure Name</b> |                    | Type of Improvement ( <i>check one</i> ):<br>____ Energy Efficiency Retrofit<br>____ Renewable Energy Installation (Solar PV or Hot Water) |                                     |
| Quantity                                    |                    | Estimated Annual Energy Savings (kWh or Therms)  |                                     |
| Proposed Improvement - Make & Model         |                    | Proposed Improvement - Specifications (ex. AFUE, U-Rating)   |                                     |
| Existing Item - Make & Model                |                    | Existing Item – Specifications (ex. AFUE, U-Rating)  |                                     |
| Proposed Improvement Cost<br>\$             | Less Rebates<br>\$ | Plus Estimated Permit Fee<br>\$  | Net Proposed Improvement Cost<br>\$ |

|   |                    |  |                                     |
|---|--------------------|--|-------------------------------------|
| <b>4. Proposed Improvement Measure Name</b> |                    | Type of Improvement ( <i>check one</i> ):<br>____ Energy Efficiency Retrofit<br>____ Renewable Energy Installation (Solar PV or Hot Water) |                                     |
| Quantity                                    |                    | Estimated Annual Energy Savings (kWh or Therms)  |                                     |
| Proposed Improvement - Make & Model         |                    | Proposed Improvement - Specifications (ex. AFUE, U-Rating)   |                                     |
| Existing Item - Make & Model                |                    | Existing Item – Specifications (ex. AFUE, U-Rating)  |                                     |
| Proposed Improvement Cost<br>\$             | Less Rebates<br>\$ | Plus Estimated Permit Fee<br>\$  | Net Proposed Improvement Cost<br>\$ |

|   |                   |                                 |                                     |
|---|-------------------|---------------------------------|-------------------------------------|
| <b>Total Project Costs - <i>Sum of Proposed Improvement Measures above</i></b>  |                   |                                 |                                     |
| Proposed Improvement Cost<br>\$   | Less Rebate<br>\$ | Plus Estimated Permit Fee<br>\$ | Net Proposed Improvement Cost<br>\$ |
| <b>Have you included (3) contractor bid estimates? (<i>check one</i>)</b><br><input type="checkbox"/> Yes <input type="checkbox"/> No |                   |                                 |                                     |

---

## SECTION 4: SELECTED CONTRACTOR INFORMATION

| Contractor Contact Information  |               |                     |
|---|---------------|---------------------|
| Name  | Email Address | Daytime Telephone # |
| <b>Is the selected contractor on the City's <i>Home Upgrade, Carbon Downgrade Eligible Contractor List?</i> (check one)</b><br><input type="checkbox"/> Yes <input type="checkbox"/> No |               |                     |

---

## SECTION 5: LOAN REQUEST INFORMATION

|   |   |                  |
|---|---|------------------|
| A.  | <b>Construction Costs</b><br><i>Materials &amp; labor less applicable rebates</i>     | \$ _____         |
| B.  | <b>Energy Audit Costs</b><br><i>Highly recommended, but not required</i>              | \$ _____         |
| C.  | <b>Loan Set-Up Fee</b><br><i>Includes document preparation &amp; lien recordation</i> | \$ <u>180.00</u> |
| TOTAL:                                      |   | \$ _____         |
| REQUESTED FINANCING AMOUNT:                 |   |                  |
| <i>Must be between \$2,500 and \$20,000</i> |   | \$ _____         |

| Loan Length Information   |
|---|
| REQUESTED LOAN TERM:<br><i>Must be 10 years or less</i> _____ Years |

---

## SECTION 6: ADDITIONAL LOAN TERMS & CONDITIONS

1. Loans are non-transferable and available until program funds are exhausted.
2. Any utility, state, or federal efficiency rebates must be applied to the overall project costs and deducted from the requested financing amount.
3. It is the Property-Owner's responsibility to contract with the Contractor and to assume responsibility for the work to be performed.
4. In the event that the work is not performed to the satisfaction of the Applicant, it is the Property-Owner's responsibility to resolve any dispute that may occur between the Property-Owner and the Contractor.
5. The *Home Upgrade, Carbon Downgrade* (HU/CD) Community Revolving Loan Program is not responsible for the contract that is entered into by both parties and the City of Chula Vista will not get involved in applicant and contractor disputes.
6. Onsite work may begin only after ALL of the following have occurred: 1) Loan Application is approved; 2) Loan Documents are signed; and 3) Property-Owner receives a *Notice to Proceed*.
7. After a *Notice to Proceed* is issued by the City, the Property-Owner will have 90-days to complete the approved retrofit measures and submit the *Request for Payment*.
8. Any construction debris must be properly disposed and recycled as outlined in the City of Chula Vista Municipal Code Section 8.25.095.
9. Once a *Request for Payment* is received, the City of Chula Vista will make a payment in a single disbursement to the Property-Owner for pre-approved net costs within 30 days only after all project work and a final City inspection is completed. The Property-Owner can also elect for the City to pay the Contractor directly once the installations are verified.
10. Interest on the loan begins accruing at the time of disbursement by the City to the Property-Owner or Contractor(s).
11. The Property-Owner waives and releases the City of Chula Vista, and its program partners which include (but are not limited to) San Diego Gas & Electric, from any and all claims and causes of action arising out of the retrofit project.
12. The Property-Owner shall defend, indemnify, protect, and hold harmless the City, its elected and appointed officers and employees, from and against all claims for damages, liability, cost, and expense arising out of or alleged by third parties to be the result of the negligent acts, errors or omissions or the willful misconduct of the property-owner.

13. The Property-Owner grants the City of Chula Vista, or its representatives, the right to verify and inspect installed energy retrofit measures.
14. The Property-Owner grants the City of Chula Vista, or its representatives, authorization to access their energy consumption data from San Diego Gas & Electric throughout the loan term.

---

## **Section 7: Property-Owner Declarations**

By signing this Loan Application, the undersigned specifically acknowledge(s) and agree(s) that:

- 1) I(we) am(are) current owner(s) of record of the property described herein (the "Property").
- 2) The Property is not currently involved in a bankruptcy proceeding.
- 3) I(we) am(are) current on any mortgage or other loan secured by the Property.
- 4) I(we) and the Property meet the eligibility requirements listed above on pages 3-4.
- 5) The loan requested by this application will be secured by a Deed of Trust on the Property described herein.
- 6) In the event my/our payments on the loan indicated in this application become delinquent, the City, its agents, successors and assigns, may, in addition to all their other rights and remedies, report my/our name(s) and account information to a credit reporting agency.
- 7) Ownership of the loan may be transferred to successor or assign of the City without notice to me and/or the administration of the loan account may be transferred to an agent, successor or assign of the City with prior notice to me.

**Certification:** I/We certify that the information provided in this application is true and correct as of the date set forth opposite my/our signature(s) on this application and acknowledge my/our understanding that any intentional or negligent misrepresentation(s) of the information contained in this application may result in civil liability and/or criminal penalties including but not limited to, fine or imprisonment or both under the provisions of Title 18, United States Code, section 1001, et seq. and liability for monetary damages to the City, its agents, successors and assigns, insurers and any other person who may suffer any loss due to reliance upon any misrepresentation which I/we have made on this application.

X

\_\_\_\_\_  
Borrower's Signature

\_\_\_\_\_  
Date

X

\_\_\_\_\_  
Borrower's Signature

\_\_\_\_\_  
Date

The Federal Equal Credit Opportunity Act, which may apply to this transaction, prohibits creditors from discriminating against credit applicants on the basis of race, color, religion, national origin, sex, marital status, age (provided the applicant has the capacity to enter into a binding contract); because all or part of the applicant's income derives from any public assistance program; or because the applicant has in good faith exercised any right under the Consumer Credit Protection Act. The Federal Agency that administers compliance with this law concerning this creditor is the Federal Trade Commission, Equal Credit Opportunity, Washington, DC 20580.